



# Assessing Hulu Sungai Utara District Poverty Threshold Utilizing the CIBEST Method

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## ABSTRACT

This research assesses the poverty level in Hulu Sungai Utara District through the CIBEST (Centre of Islamic Business and Economic Studies) framework, which integrates both material and spiritual aspects of poverty. The findings indicate that 60% of families are classified as spiritually wealthy, even though they experience material poverty. However, material poverty continues to be a substantial concern, impacting 34.8% of families. The study highlights the importance of a comprehensive strategy for poverty alleviation that considers both material and spiritual aspects of well-being, as spiritual practices play a vital role in providing psychological and social support but have limited impact on addressing material necessities such as education, healthcare, and income opportunities. Addressing systemic economic challenges, including unequal access to resources, insufficient infrastructure, and income disparities, is crucial for alleviating material poverty. Moreover, implementing gender-sensitive policies is essential for tackling income disparities between male and female respondents across various districts. Integrating these dimensions will enable future poverty alleviation strategies to promote more comprehensive and sustainable development.

**KEYWORDS** CIBEST; poverty; spiritual

## ABSTRAK

Penelitian ini menilai tingkat kemiskinan di Kabupaten Hulu Sungai Utara melalui kerangka kerja CIBEST (Centre of Islamic Business and Economic Studies), yang mengintegrasikan aspek material dan spiritual dari kemiskinan. Hasil penelitian menunjukkan bahwa 60% keluarga diklasifikasikan sebagai kaya secara spiritual, meskipun mereka mengalami kemiskinan material. Namun, kemiskinan material tetap menjadi masalah yang signifikan, memengaruhi 34,8% keluarga. Studi ini menyoroti pentingnya strategi komprehensif untuk pengentasan kemiskinan yang mempertimbangkan aspek material dan spiritual dari kesejahteraan, karena praktik spiritual memainkan peran penting dalam memberikan dukungan psikologis dan sosial, tetapi memiliki pengaruh yang terbatas dalam memenuhi kebutuhan material seperti pendidikan, layanan kesehatan, dan peluang pendapatan. Mengatasi tantangan ekonomi sistemik, termasuk akses yang tidak merata terhadap sumber daya, infrastruktur yang tidak memadai, dan kesenjangan pendapatan, sangat penting untuk mengurangi kemiskinan material. Selain itu, penerapan kebijakan yang peka gender sangat penting untuk mengatasi kesenjangan pendapatan antara responden laki-laki dan perempuan di berbagai distrik. Dengan mengintegrasikan kedua dimensi ini, strategi pengentasan kemiskinan di masa depan dapat mendorong pembangunan yang lebih komprehensif dan berkelanjutan.

**KATA KUNCI** CIBEST; kemiskinan; spiritual

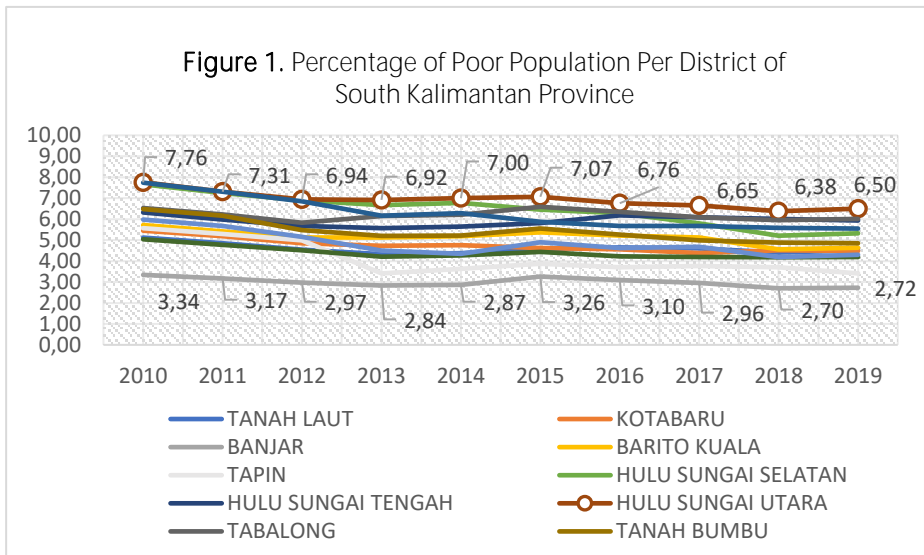
## Introduction

One of the fundamental predicament countries faces globally, both developed and developing countries, is poverty. The World Bank predicts dismal economic conditions up to 150 million people could stumble into extreme poverty, living on less than 1.90 US dollars a day, by the end of 2021 due to the coronavirus pandemic, and The Associated Press reports that middle-income countries predicted to have 82

percent of the new extreme poor, including India, Nigeria, and Indonesia (VOA Indonesia 2020).

The Indonesia poverty threshold in March 2021 was 472,525 rupiahs per capita per month, with the composition of the Food Poverty Threshold of 349,474 rupiahs (73.96 percent) and the Non-Food Poverty Threshold of 123,051 rupiahs (26.04 percent). While on average, poor family unit in Indonesia had 4.49 household members; thus, the Poverty Threshold per poor household on average was 2,121,637 rupiahs per poor household per month (Badan Pusat Statistik 2021). Furthermore, the poverty threshold in South Kalimantan in March 2021 per capita was 519.150 rupiahs per capita per month. As for the average, one family unit in South Kalimantan has 4.67 household members. So if multiplied, the poverty index in South Kalimantan was at 2,424,431 rupiahs per household per month. (Bahid 2021).

The number of needy people in Indonesia in March 2021 was 27.54 million people, a diminution of 0.01 million people from September 2020 and an increase of 1.12 million people in March 2020 (Badan Pusat Statistik 2021). For the time being, in South Kalimantan, the disadvantaged population in Banua in the March 2021 period reached 208.11 thousand. This figure was an increase of 20.24 thousand compared to March 2020 (Pro Kalsel 2021). In a brief of the percentage of impoverished people in each district in South Kalimantan over the last ten years, *Hulu Sungai Utara* District, **which has the motto “Agung”**, has always been the district with the most significant percentage, and the number always has more than twice as large as the percentage of Tapin District.



Source: BPS Kalimantan Selatan

The motto: Agung (glorious in English) means fear of God Almighty, authority and flexibility of the government to generate a prosperous society, physically and mentally prosperous based on deliberation and consensus, inspired by the spirit of the proclamation of August 17, 1945, and the 1945 Constitution based on the foundation of Pancasila (BPK RI 2019). The motto shows that the Hulu Sungai Utara

district is indeed closely related to the religion of Islam.

As a balanced religion, Islam regards poverty as a social and ideological problem due to its effects on society and its socio-religious obligation to Allah; a tool for assessing poverty's material and spiritual aspects is desperately needed. The data released by Badan Pusat Statistik (BPS) has presented an assessment of poverty from the material side; therefore, an assessment of the spiritual aspect is necessitated. Beik and Arsyanti(2015) attempted to create a tool for analyzing poverty from material and spiritual perspectives in the form of the CIBEST (Centre of Islamic Business and Economic Studies) index.

This research will assess the poverty level in Hulu Sungai Utara using the CIBEST method as an analytical tool because this measuring instrument includes spiritual elements and material. Hopefully, the results of this research can be input and consideration for the government as policymakers to diminish poverty and not forget to pay recognition to religious elements, the community in general, both academics and non-academics, so that economic and spiritual development in Indonesia and the regions be able to be more focused.

The research question is Hulu Sungai Utara District citizen wealthy enough both spiritually and materially? The research will emphasize assessing the poverty level in Hulu Sungai Utara District using the CIBEST method as an analytical tool measuring instrument includes spiritual elements and material. The benefit of this research is to determine the poverty level of occupants in Hulu Sungai Utara District from two viewpoints, particularly material and spiritual.

## Theoretical Framework

### Perspective of Poverty

This study aims to assess the level of poverty in Hulu Sungai Utara District from two main perspectives: material poverty and spiritual poverty. Material poverty refers to the economic aspects. This variable can be observed through economic statistical data, showing the socio-economic conditions of the population, such as income inequality and access to basic needs. On the other hand, spiritual poverty is related to social and religious dimensions that affect the well-being of the community. In this context, poverty is not only seen in terms of material conditions but also from a spiritual or religious perspective

### The CIBEST method

To provide a more comprehensive picture of poverty levels in Hulu Sungai Utara District, this research will measure both dimensions using the CIBEST (Centre of Islamic Business and Economic Studies) index. This conceptual framework links material poverty as a measurable factor with spiritual poverty, which is more qualitative and tied to religious values. This study offering a more holistic understanding of the level of poverty in the region and providing input for both the government and the community to address poverty, not only from a material perspective but also from a spiritual one (Beik & Arsyanti 2015).

The CIBEST method is to determine the division of quadrants I, II, III, and IV. Quadrant I is a welfare index formulated with  $W = w/N$ , where  $W$  = welfare index,

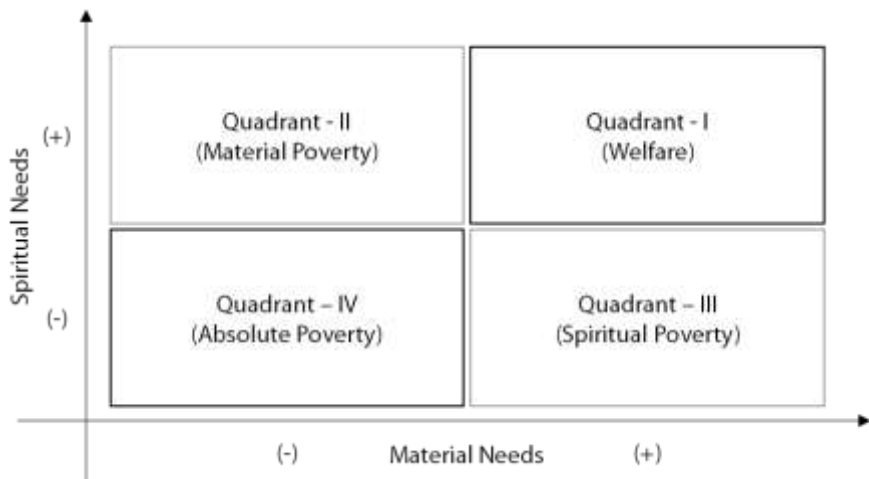
$w$  = number of prosperous families (materially and spiritually wealthy), and  $N$  = total population (observed families). Determine whether a family is materially and spiritually sufficient; the material and spiritual needs must be calculated first. The  $W$  value ranges between 0 and 1.

Quadrant II represents material poverty. The standard of material needs is based on meeting the needs of clothing, food, housing, education, health, transportation, communication, and other basic needs. The formula for minimum material needs,  $MPV = M_i \cdot P_i$ , where:  $MPV$  = minimum standard of needs that must be met (Rupiahs or other currency),  $M_i$  = minimum amount of goods and services needed, and  $P_i$  = price of goods and services.

The third quadrant is spiritual poverty. In this quadrant, the condition is that the household is classified as materially capable but spiritually incapable, based on the Spiritual Poverty Threshold (SPV), whose value is equal to 3. Spiritual poverty occurs when a person/family does not perform obligatory worship regularly or considers worship as a private matter of family or community members that do not need to be regulated appropriately.

Quadrant IV represents absolute poverty. In this quadrant, the family or household cannot meet material and spiritual needs simultaneously. It can be concluded that the families/households included in this group are materially poor and spiritually/spiritually poor. In summary, the four quadrants are classified through the following figure:

Figure 2. CIBEST Quadrant



## Research Method

This research type is field research that is quantitative-descriptive with statistical data analysis. It took place in Hulu Sungai Utara District, South Kalimantan Province, which has a population based on the release of BPS data, equal to 226,727 people. Expect an error rate of 10 percent; therefore, according to Tables Issac and Michael, the number of research samples is 270 people.

**Table 1.** Population Data and Samples

Districts	Population in 2021	Samples Calculation	Samples
Danau Panggang	20.514	24,42929	24
Paminggir	8.000	9,526876	10
Babirik	19.402	23,10506	23
Sungai Pandan	27.639	32,91417	33
Sungai Tabukan	14.828	17,65806	18
Amuntai Selatan	30.153	35,90799	36
Amuntai Tengah	50.609	60,26821	60
Banjang	18.693	22,26074	22
Amuntai Utara	20.510	24,42453	24
Haur Gading	16.379	19,50509	20
Total	226.727	270	270

Source: BPS Kalimantan Selatan

Data collection used interview methods, questionnaires, and documentation. Furthermore, Crosstabulation analysis is used in the SPSS Version 20.0 software application for a more in-depth analysis. Data analysis was then carried out with the CIBEST index.

## Result

### Respondent's Characteristics

The overall number of respondents who participated in this survey was 293—23, higher than the minimum goal number of respondents that had been set. The statistics provided by the respondent are organized according to their characteristics.

**Table 2.** Cross-tabulation Respondent's Characteristics Based on Age and Gender

Age	Gender		Total
	Male	Female	
17 – 25 years old	14	5	19
26 – 35 years old	38	29	67
36 – 45 years old	56	36	92
46 – 55 years old	44	28	72
56 – 65 years old	20	12	32
> 65 years old	5	6	11
Total	177	116	293

Source: research results

There was 177 male responses total, and nearly one-third were between the ages of 36 and 45. The same can also be seen from the number of female

respondents, where the enormous number of respondents in this age bracket is 36 out of the total of 116 female respondents who participated in this study. Consequently, the age range of respondents whose ages ranged from 36 to 45 years was the one with the highest total number of responses. In the meantime, there were a total of 11 responders who were older than 65 years of age. This category was the age group with the lowest number of respondents.

**Table 3. Cross-tabulation Respondent's Characteristics Based on Education Level and Gender**

Education	Gender		Total
	Male	Female	
No Education	4	9	13
Elementary School	61	66	127
Junior High School	32	15	47
Senior High School	60	12	72
Undergraduate	20	14	34
Total	177	116	293

*Source: research results*

The number of male respondents who completed elementary school and the number of male respondents who completed junior high school are practically identical; respectively, 61 and 60 people have completed these levels of education. More than half of the total number of female respondents have completed elementary school, which has 66 persons. This number represents the majority of the female respondents. Interestingly, the total number of respondents with the most significant education level, a bachelor's degree or more, amounted to only 34 out of 293 people, or approximately 11 per cent of the total respondents. It is clear at a glance that most male respondents had completed more education than the majority of female respondents.

**Table 4. Cross-tabulation Respondent's Characteristics Based on Total Income by Gender per Districts Domicile**

Districts	Total Income Based on Gender (Rp)		Total
	Male	Female	
Danau Panggang	41.614.000	41.100.000	82.714.000
Paminggir	6.000.000	1.300.000	7.300.000
Babirik	25.100.000	83.000.000	108.100.000
Sungai Pandan	76.000.000		76.000.000
Sungai Tabukan	18.800.000	15.550.000	34.350.000
Amuntai Selatan	30.200.000	23.228.000	53.428.000
Amuntai Tengah	103.925.000	23.700.000	127.625.000
Banjang	34.000.000	10.900.000	44.900.000
Amuntai Utara	23.800.000	27.025.000	50.825.000
Haur Gading	17.550.000	32.775.000	50.325.000

Districts	Total Income Based on Gender (Rp)		Total
	Male	Female	
Total	376.989.000	258.578.000	635.567.000

*Source: research results*

In the Danau Panggang district, the overall income of male and female respondents is practically the same, hovering at 41 million rupiahs. In addition, the total income of male respondents is higher than that of female respondents in the districts of Paminggir, Sungai Tabukan, Amuntai Selatan, Amuntai Tengah, and Bangjang. This fact can be observed clearly in the Amuntai Tengah district, where the overall income of male respondents is Rp 103,925,000, whereas the total income of female respondents is Rp 23,700,000. On the other hand, the reverse phenomenon can be observed in the districts of Babirik, Amuntai Utara, and Haur Gading: the income of female respondents is higher than that of male respondents in these areas. There is a discrepancy in the total income of female and male respondents in the Bangjang district that is greater than Rp. 20,000,000. This disparity can be seen when comparing the two groups.

**Table 5. Cross-tabulation Respondent's Characteristics Based on Average Income by Gender per Education Level**

Education Level	Average Income Based on Gender (Rp)		Total
	Male	Female	
No Education	1.700.000	494.444	865.385
Elementary School	1.886.066	2.193.606	2.045.890
Junior High School	2.125.781	2.950.000	2.388.830
Senior High School	2.170.650	2.647.917	2.250.194
Undergraduate	2.843.750	2.380.357	2.652.941
Average	2.129.881	2.229.121	2.169.171

*Source: research results*

There is a correlation between a person's level of education and their level of income; specifically, there is a tendency for the level of income to increase in direct proportion to the level of education. The evidence of this statement is from the overall trend of the average income of the respondents to the survey. Respondents with the highest level of education, specifically those who have completed their undergraduate degrees, have an average income of IDR 2,169,171, which is the highest average income in this survey. On the other hand, individuals who have never participated in formal schooling have an average income lower than one million rupiahs.

### CIBEST Analysis

#### 1. Material Poverty Value

$$MPV = \sum_{i=1}^n P_i M_i$$

Because the original study had many flaws, a modified version of the BPS methodology was used in this investigation to establish the poverty line standard (Irfan Syauqi Beik and Arsyianti 2017). To determine the material poverty level, the per capita poverty line is converted to a per household basis. To make the necessary adjustments, the material poverty level value is multiplied by the typical number of people living in the family (Irfan Syauqi Beik and Arsyianti 2017).

Material Poverty Value (MPV) = Average Household Size x HSU Poverty Line

$$\text{Average Household Size} = \frac{\text{number of family members}}{\text{number of } \textit{mustahiq} \text{ households}}$$

$$\text{Average Household Size} = \frac{1003}{293}$$

$$\text{Average Household Size} = 3,42$$

$$\text{HSU Poverty Line} = 501.994$$

$$\text{MPV} = 3,42 \times 501.994$$

$$\text{MPV} = 1.718.430$$

## 2. Spiritual Poverty Value (SPV)

The following calculations revealed that the value of the Spiritual Poverty Value (SV) is 4.19:

$$Hi = \frac{Vpi + Vfi + Vzi + Vhi + Vgi}{5}$$

Hi = Actual score of the i-th family member

Vpi = prayer score of the i-th family member

Vfi = Fasting score of the i-th family member

Vzi = Zakat score of the i-th family member

Vhi = Family environment score according to the i-th family member

Vgi = Government policy score according to the i-th family members

The spiritual score of a family can be calculated by summing the scores of all family members and dividing them by the number of family members. Following is the formula:

$$SH = \sum_{h=1}^n \frac{H1 + H2 + \dots + Hn}{MH}$$

SH = average score of family spiritual condition

Hh = spiritual condition score of the h-th family member

MH = number of family members

As a result of the calculations described above involving MV and SV, it is possible to determine where each family falls within the CIBEST Quadrant to these value boundaries.

the CIBEST approach calculates a person's level of wealth as follows:

**Table 6.** The Mustahiq Poverty Status

Poverty Status	Number of Family
Materially and Spiritually Wealthy	74
Materially Poor, Spiritually Wealthy	102
Spiritually Poor, Materially Wealthy	55



Absolute Poverty - Materially and Spiritually Poor

62

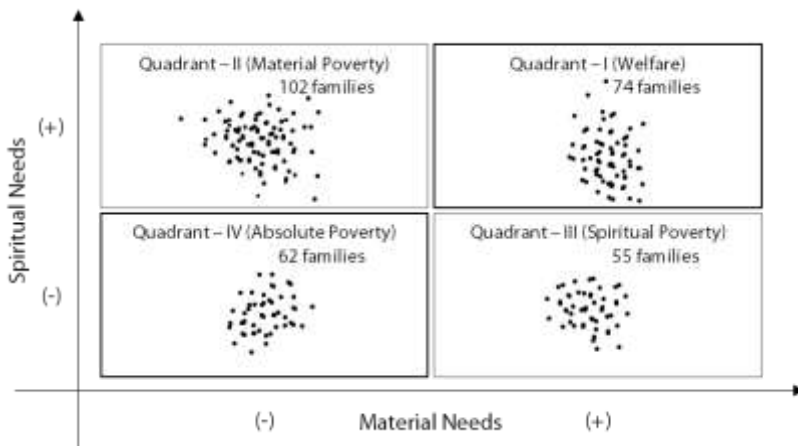
Total

293

*Source: research results*

Based on the data in Table 6 regarding the poverty status of mustahiq, a CIBEST quadrant chart has been created as shown in Figure 3. The data illustrates the distribution of families across four categories. Seventy-four houses have attained both material and spiritual prosperity. The remaining 102 families are classified as spiritually wealthy but materially poor. This fact shows that over sixty per cent of HSU's residents have attained an adequate level of spiritual development. On the other hand, as many as 55 homes are spiritually impoverished but materially wealthy, which means that only about 44 per cent of HSU residents are materially prosperous. Last but not least, just over 21 per cent of HSU families are spiritually and materially impoverished.

Figure 3. *Mustahiq* Poverty CIBEST Quadrant



## Discussion

The analysis of poverty in Hulu Sungai Utara District through the CIBEST method offers a comprehensive understanding of both material and spiritual aspects. This dual-lens approach underscores the complex interplay between these dimensions, offering deeper insights into the multifaceted nature of poverty and welfare in the region.

The study reveals a relatively high level of spiritual well-being among residents. Data indicates that 176 of 293 families, or roughly 60%, are categorized as spiritually wealthy, irrespective of their material wealth. This outcome highlights the district's strong cultural and religious foundation, shaped by its historical **commitment to Islamic teachings and practices**. The community's dedication to religious rituals, such as mandatory worship and the integration of spiritual values into daily life, reflects these deeply rooted traditions.

However, the district's socio-economic challenges amplify the importance of spiritual resilience. Spirituality provides individuals with a sense of purpose and

strengthens communal bonds, which are crucial for those facing poverty. Krause et al. (2017) noted that financial hardships can heighten spiritual struggles, leading to a decline in religious engagement and exacerbating poverty. This cyclical relationship is evident in Hulu Sungai Utara, where economic instability undermines spiritual participation, thereby perpetuating deprivation.

Islamic practices such as zakat (charitable giving) and microfinancing have proven to be effective poverty alleviation tools. Bhuiyan et al. (2012) emphasize that Islamic microfinancing, rooted in spiritual principles, fosters sustainable livelihoods and safeguards basic human rights. In Hulu Sungai Utara, strengthening zakat collection and distribution systems could directly address material needs while promoting equitable resource sharing. This would align with **the district's cultural values and provide a structured approach to poverty alleviation.**

Addressing spiritual poverty is also critical. Chen et al. (2020) argue that tackling spiritual deprivation is an integral part of holistic poverty alleviation strategies. For example, targeted zakat programs in Hulu Sungai Utara could simultaneously **enhance recipients' welfare indexes and** alleviate both material and spiritual poverty (Ayyubi and Saputri 2018; I. S. Beik and Pratama 2017). These initiatives not only fulfill religious obligations but also contribute significantly to community well-being.

The correlation between spirituality and life satisfaction underscores its importance in mitigating the stress of poverty. Zullig et al. (2006) found that individuals with higher spiritual fulfillment report better mental health outcomes. In Hulu Sungai Utara, this protective effect is particularly valuable, as it helps buffer the adverse impacts of material deprivation. Strengthening community-based **spiritual initiatives could further enhance residents' resilience.**

Understanding the dual dimensions of poverty—material and spiritual—is essential for nuanced interventions. Domínguez & Domínguez (2017) distinguish between spiritual poverty, characterized by a lack of fulfillment, and material poverty, marked by insufficient physical resources. In Hulu Sungai Utara, addressing both dimensions requires a balanced approach that leverages the **community's spiritual strengths while tackling systemic economic barriers.**

Despite the high level of spiritual well-being, material poverty remains pervasive. A total of 102 families (34.8%) are classified as materially poor but spiritually wealthy. This dichotomy highlights the limitations of spiritual practices in addressing tangible needs such as education, healthcare, and income-generating **opportunities. The district's economic challenges, particularly in rural subdistricts like Paminggir and Babirik, are exacerbated by inadequate infrastructure, limited resource access, and significant income disparities. Gender-sensitive policies are urgently needed, as income disparities between male and female respondents further compound these issues.**

The unequal access to resources, a primary driver of material poverty, reflects systemic economic inequalities. Feliciano (2019) notes that chronic poverty often stems from cultural, social, political, and economic injustices that restrict access to essential resources. In Hulu Sungai Utara, limited access to land and natural resources, as described by Lázár et al. (2020), deepens poverty, particularly in

agricultural communities. Similarly, Elum, (2021) highlights how poverty restricts **access to nutritious food, a challenge evident in the district's rural areas.**

Infrastructure inadequacies further perpetuate poverty. Widiono et al. (2024) observed that insufficient infrastructure in regions dependent on agriculture leads to resource encroachment, complicating poverty dynamics. Sadeq & Lubrano (2018) echo this, arguing that high population growth and limited resource availability exacerbate resource degradation. Moreover, the lack of basic services such as education and healthcare, as discussed by Li et al. (2019) indicates that poverty is a multidimensional issue that encompasses various forms of deprivation. In Hulu Sungai Utara, improving infrastructure, such as roads, schools, and healthcare facilities, could significantly enhance economic opportunities and reduce poverty.

Income inequality significantly sustains poverty, as observed in Hulu Sungai Utara. Despite some economic growth, disparities in income distribution across the district hinder equitable development. For instance, rural subdistricts like Paminggir exhibit lower average income levels compared to more urbanized areas, reflecting systemic inequalities in resource allocation and economic opportunities. This mirrors broader findings by Brownie (2018), Durairaj (2007), and Humphrey (2006), who argue that economic growth without targeted policy interventions fails to alleviate poverty effectively. In Hulu Sungai Utara, addressing income inequality is essential for ensuring that economic development benefits the entire population, including marginalized communities.

The district also grapples with challenges typical of many low-income regions, such as limited governance capacity and over-reliance on primary commodities like agriculture and fisheries. These issues, highlighted by Durairaj (2007) and Omedeyi (2007), contribute to poverty traps by restricting economic diversification and access to advanced markets. For Hulu Sungai Utara, enhancing governance structures and promoting value-added agricultural practices could mitigate these constraints and foster sustainable development.

Infrastructure inadequacies in Hulu Sungai Utara exacerbate poverty, particularly in remote subdistricts. Poor road networks and limited access to healthcare and education facilities, especially in Paminggir, restrict residents' ability to improve their living standards. These conditions align with Humphrey (2006), Medeiros et al. (2021), and Sewell et al. (2019), who emphasize that inadequate infrastructure impedes economic growth and poverty reduction. Investments in transportation and public services, such as building better access roads and expanding healthcare coverage, are critical for reducing poverty and enhancing economic opportunities in the region (Sewell et al. 2019; Medeiros, Ribeiro, and do Amaral 2021).

Income disparities also create barriers to essential services and perpetuate cycles of poverty in Hulu Sungai Utara. For example, significant gender-based income gaps, as observed in several subdistricts, limit women's access to healthcare and education. This aligns with Walcott et al. (2016), who argue that structural factors, including limited employment opportunities and poverty, negatively affect health-seeking behaviors. Addressing these disparities through

gender-sensitive economic policies could improve health outcomes and foster inclusive growth.

Moreover, poverty and unemployment in Hulu Sungai Utara may lead to broader social challenges, including reduced social cohesion. Mamabolo (2015) highlights how such conditions can result in unrest and even xenophobia, reflecting the social consequences of economic disparities. While Hulu Sungai Utara has not exhibited extreme social unrest, strengthening community-based programs and local economic initiatives can pre-empt potential conflicts and ensure a more harmonious society.

By linking these scholarly perspectives to the specific challenges in Hulu Sungai Utara, it becomes evident that comprehensive interventions addressing income inequality, infrastructure development, and gender disparities are necessary to break the cycle of poverty in the district.

## Conclusion

This study offers a thorough analysis of poverty in Hulu Sungai Utara District, employing the CIBEST (Centre of Islamic Business and Economic Studies) method to evaluate both material and spiritual poverty. The findings demonstrate the complex nature of poverty, emphasizing the need to address both material deprivation and spiritual well-being in strategies for poverty alleviation.

The results indicate that a substantial segment of the population in Hulu Sungai Utara is spiritually affluent, with 60% of families classified as spiritually wealthy despite experiencing material poverty. This demonstrates the region's robust cultural and religious foundation, showcasing a community firmly anchored in Islamic values and practices. Material poverty persists as a significant concern, with 34.8% of families identified as materially poor yet spiritually affluent. This indicates that although spiritual practices provide psychological and social support, they fail to directly meet the material needs of the population, including access to education, healthcare, and income-generating opportunities.

The study highlights the necessity of a comprehensive approach to poverty reduction, acknowledging the interaction between material and spiritual dimensions. Tackling material poverty necessitates addressing systemic economic challenges such as unequal resource access, insufficient infrastructure, and income disparities. Gender-sensitive policies are essential, as demonstrated by the income disparity between male and female respondents across various districts.

The study emphasizes that infrastructure investment and equitable access to resources are crucial factors in reducing poverty. The dual-lens approach to assessing material and spiritual poverty can guide policymakers and communities in developing more effective strategies that address the complex nature of poverty, ensuring that both material and spiritual development are prioritized in future poverty alleviation initiatives.

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